



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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F.N.B. CORPORATION

BHC Name

City/State [PITTSBURGH, PA](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [38,624,853](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

F.N.B. CORPORATION
ONE NORTH SHORE CENTER

PITTSBURGH, PA 15212

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	37,629,670			34,639,650			36,584,377			33,864,548			32,208,359		
Net income (\$000)	93,235			47,417			286,006			387,249			372,858		
Number of BHCs in peer group	133			123			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.42	2.67	27	2.78	2.94	32	2.59	2.77	31	2.81	3.01	32	2.98	3.08	37
+ Non-interest income	0.85	1.13	41	0.64	1.12	27	0.72	1.21	29	0.81	1.32	31	0.80	1.31	28
- Overhead expense	1.96	2.28	29	2.16	2.68	22	2.01	2.57	24	2.05	2.69	20	2.15	2.71	21
- Provision for credit losses	0.06	-0.12	80	0.55	0.88	31	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73
+ Securities gains (losses)	0	0.01	58	0	0.03	47	0	0.02	33	0	0.01	48	0	0	62
+ Other tax equivalent adjustments	0	0	15	0	0	45	0	0	48	0	0	13	0	0	5
= Pretax net operating income (tax equivalent)	1.25	1.78	15	0.71	0.64	45	0.97	1.04	41	1.43	1.56	37	1.44	1.57	37
Net operating income	0.99	1.36	18	0.55	0.48	48	0.78	0.81	41	1.14	1.19	41	1.16	1.24	36
Net income	0.99	1.35	19	0.55	0.48	48	0.78	0.82	40	1.14	1.19	41	1.16	1.24	36
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.07	3.18	41	4.14	4.09	51	3.58	3.55	48	4.34	4.41	47	4.27	4.24	52
Interest expense	0.34	0.29	67	0.97	0.85	66	0.64	0.52	70	1.12	1.08	61	0.85	0.86	56
Net interest income (tax equivalent)	2.73	2.88	36	3.17	3.24	43	2.93	3.01	39	3.22	3.33	39	3.43	3.38	43
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.11	0.16	48	0.10	0.27	33	0.24	0.27	58	0.12	0.21	45	0.26	0.22	70
Earnings coverage of net loan and lease losses (X)	16.96	25.70	58	18.70	17.23	67	7.78	22.91	36	18.19	24.40	58	9.02	21.75	31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.42	1.49	49	1.44	1.32	65	1.43	1.58	44	0.84	0.83	51	0.81	0.90	39
Allowance for loan and lease losses / Total loans and leases	1.41	1.47	50	1.43	1.30	66	1.42	1.55	44	0.84	0.81	53	0.81	0.89	41
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.70	54	0.64	0.63	57	0.70	0.71	55	0.45	0.57	39	0.51	0.61	41
30-89 days past due loans and leases / Total loans and leases	0.15	0.33	26	0.54	0.52	59	0.28	0.39	43	0.41	0.43	55	0.45	0.44	57
Liquidity and Funding															
Net noncore funding dependence	0.01	-0.51	54	18.27	14.37	65	3.44	3.20	55	17.34	14.45	63	21.30	16.62	68
Net short-term noncore funding dependence	-1.39	-6.88	68	13.59	4.94	79	1.86	-4.76	72	13.54	3.38	80	19.64	4.66	87
Net loans and leases / Total assets	65.65	60.99	63	67.28	64.23	48	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45
Capitalization															
Tier 1 leverage ratio	7.87	9.15	11	8.14	9.43	12	7.83	9.13	11	8.20	9.76	11	7.87	9.71	7
Holding company equity capital / Total assets	12.88	10.72	81	13.80	11.64	78	13.26	11.16	79	14.11	12.43	71	13.92	12.22	74
Total equity capital (including minority interest) / Total assets	12.88	10.85	79	13.80	11.80	75	13.26	11.29	79	14.11	12.57	71	13.92	12.27	74
Common equity tier 1 capital / Total risk-weighted assets	9.99	12.57	9	9.11	11.64	5	9.84	12.38	9	9.40	12.17	6	9.19	12.12	4
Net loans and leases / Equity capital (X)	5.10	5.73	39	4.88	5.59	36	5.09	5.58	41	4.74	5.21	41	4.77	5.29	38
Cash dividends / Net income	44.01	23.13	86	86.83	81.34	69	57.68	42.30	73	42.67	33.12	70	44.19	27.31	84
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02				17.36
Growth Rates															
Assets	10.07	16.49	33	4.07	11.31	26	8.05	16.68	25	4.55	9.26	40	5.40	7	52
Equity capital	2.72	9.13	20	3.46	5.70	43	1.55	6.99	24	5.97	10.49	35	4.52	7.89	47
Net loans and leases	7.40	7.22	58	5.06	9.91	34	9.10	9.07	61	5.22	9.10	44	5.16	7.89	39
Noncore funding	-52.64	-25.09	14	-9.82	16.35	18	-46.13	-12.18	10	-13.39	6.59	21	15.81	10.67	66
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	11.16	11.33	60	11.46	12.46	65	11.20	13.56	57	5.27	13.04	42	3.63	13.37	36
Equity investment in subsidiaries / Equity capital	105.51	102.85	67	106.44	103.91	69	104.16	102.81	62	106	103.22	68	105.27	103.10	65
Cash from ops + noncash items + op expense / Op expense + dividends	-4.77	98.58	11	119.29	176.81	38	158.71	147.24	66	93.67	190.27	12	86.97	174.91	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	217,309	260,882	971,755	1,067,818	1,006,351	-16.70	61.67
Income from lease financing receivables.....	4,073	4,651	18,370	16,541	15,600	-12.43	50.57
Fully taxable income on loans and leases.....	217,953	260,406	972,972	1,059,925	997,869	-16.30	62.08
Tax-exempt income on loans and leases.....	3,429	5,127	17,153	24,434	24,082	-33.12	29.49
Estimated tax benefit on income on loans and leases.....	892	1,285	4,379	6,097	6,102	-30.56	-36.18
Income on loans and leases (tax equivalent).....	222,274	266,818	994,504	1,090,456	1,028,053	-16.69	60.46
Investment interest income (tax equivalent).....	31,634	41,397	146,362	166,281	154,069	-23.58	61.55
Interest on balances due from depository institutions.....	423	1,226	1,910	4,382	1,307	-65.50	261.54
Interest income on other earning assets.....	2,276	4,678	13,736	18,663	15,592	-51.35	
Total interest income (tax equivalent).....	256,607	314,119	1,156,512	1,279,782	1,199,021	-18.31	62.19
Interest on time deposits of \$250K or more	1,528	4,615	13,710	20,110	13,393	-66.89	
Interest on time deposits < \$250K.....	8,006	17,880	59,115	83,721	59,909	-55.22	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,711	26,971	60,046	112,770	68,883	-78.83	49.50
Interest on other borrowings and trading liabilities.....	9,002	19,476	57,622	97,796	82,184	-53.78	162.53
Interest on subordinated debt and mandatory convertible securities	4,302	4,567	17,730	15,383	13,340	-5.80	73.12
Total interest expense.....	28,549	73,509	208,223	329,780	237,709	-61.16	85.38
Net interest income (tax equivalent).....	228,058	240,610	948,289	950,002	961,312	-5.22	59.69
Non-interest income.....	80,175	55,820	263,814	274,088	256,061	43.63	77.33
Adjusted operating income (tax equivalent)	308,233	296,430	1,212,103	1,224,090	1,217,373	3.98	63.93
Overhead expense.....	184,549	186,918	734,672	694,700	691,069	-1.27	35.81
Provision for credit losses.....	5,911	47,837	121,752	44,561	61,227		-49.77
Securities gains (losses)	41	53	282	70	34	-22.64	-42.25
Other tax equivalent adjustments	-1	0	0	-1	-540		
Pretax net operating income (tax equivalent).....	117,813	61,728	355,961	484,937	465,111	90.86	191.29
Applicable income taxes	21,720	11,010	57,485	83,567	79,523	97.28	83.29
Tax equivalent adjustments	2,858	3,301	12,470	14,121	12,730	-13.42	16.04
Applicable income taxes (tax equivalent).....	24,578	14,311	69,955	97,688	92,253	71.74	71.72
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	93,235	47,417	286,006	387,249	372,858	96.63	256.78
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	93,235	47,417	286,006	387,249	372,858	96.63	256.78
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	93,235	47,417	286,006	387,249	372,858	96.63	256.78
Investment securities income (tax equivalent).....	31,634	41,397	146,362	166,281	154,069	-23.58	61.55
US Treasury and agency securities (excluding mortgage-backed securities)	1,391	2,345	7,189	12,937	11,509	-40.68	-31.21
Mortgage-backed securities	20,521	28,977	99,044	113,099	107,011	-29.18	42.50
All other securities	9,722	10,075	40,129	40,245	35,549	-3.51	207.83
Cash dividends declared.....	41,036	41,170	164,956	165,221	164,754	-0.33	50.29
Common	39,026	39,160	156,915	157,180	156,713	-0.34	54.29
Preferred.....	2,010	2,010	8,041	8,041	8,041	0.00	0.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.73	2.96	31	3.63	3.72	39	3.16	3.27	41	3.78	4	31	3.72	3.87	40
Less: Interest expense	0.30	0.27	65	0.85	0.78	64	0.57	0.48	68	0.97	0.98	55	0.74	0.79	54
Equals: Net interest income (tax equivalent)	2.42	2.67	27	2.78	2.94	32	2.59	2.77	31	2.81	3.01	32	2.98	3.08	37
Plus: Non-interest income	0.85	1.13	41	0.64	1.12	27	0.72	1.21	29	0.81	1.32	31	0.80	1.31	28
Equals: adjusted operating income (tax equivalent)	3.28	3.87	22	3.42	4.12	16	3.31	4.04	18	3.61	4.41	17	3.78	4.46	16
Less: Overhead expense	1.96	2.28	29	2.16	2.68	22	2.01	2.57	24	2.05	2.69	20	2.15	2.71	21
Less: Provision for credit losses	0.06	-0.12	80	0.55	0.88	31	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73
Plus: Realized gains (losses) on held-to-maturities securities	0	0	98	0	0	97	0	0	96	0	0	98	0	0	96
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.03	26	0	0.02	17	0	0.01	35	0	0	61
Plus: other tax equivalent adjustments	0	0	15	0	0	45	0	0	48	0	0	13	0	0	5
Equals: Pretax net operating income (tax equivalent)	1.25	1.78	15	0.71	0.64	45	0.97	1.04	41	1.43	1.56	37	1.44	1.57	37
Less: Applicable income taxes (tax equivalent)	0.26	0.40	15	0.17	0.16	46	0.19	0.23	37	0.29	0.36	30	0.29	0.33	34
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	0.99	1.36	18	0.55	0.48	48	0.78	0.81	41	1.14	1.19	41	1.16	1.24	36
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.99	1.35	19	0.55	0.48	48	0.78	0.82	40	1.14	1.19	41	1.16	1.24	36
Memo: Net income (last four quarters)	0.89	1.07	29	1	0.98	42	0.78	0.82	40	1.14	1.19	41	1.16	1.24	35
Net income—BHC and noncontrolling (minority) interest	0.99	1.37	17	0.55	0.49	48	0.78	0.83	40	1.14	1.20	41	1.16	1.25	36
Margin Analysis															
Average earning assets / Average assets	88.89	93.08	8	87.65	91.24	12	88.40	92.32	10	87.14	91.05	11	87.09	91.48	10
Average interest-bearing funds / Average assets	61.37	62.97	47	66.79	66.92	50	63.65	64.06	49	66.97	65.57	58	66.95	65.56	63
Interest income (tax equivalent) / Average earning assets	3.07	3.18	41	4.14	4.09	51	3.58	3.55	48	4.34	4.41	47	4.27	4.24	52
Interest expense / Average earning assets	0.34	0.29	67	0.97	0.85	66	0.64	0.52	70	1.12	1.08	61	0.85	0.86	56
Net interest income (tax equivalent) / Average earning assets	2.73	2.88	36	3.17	3.24	43	2.93	3.01	39	3.22	3.33	39	3.43	3.38	43
Yield or Cost															
Total loans and leases (tax equivalent)	3.47	4.05	18	4.53	4.74	43	3.91	4.27	31	4.77	5.09	32	4.75	4.95	43
Interest-bearing bank balances	0.10	0.10	55	2.48	1.16	92	0.39	0.27	82	4.56	2.04	96	2.61	1.64	95
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.03	3.15	40	4.09	4.05	50	3.54	3.51	49	4.29	4.36	46	4.23	4.20	52
Investment securities (tax equivalent)	2.12	1.84	72	2.60	2.60	49	2.40	2.25	66	2.59	2.76	38	2.43	2.68	30
US Treasury and agency securities (excluding mortgage-backed securities)	1.04	1.30	36	1.87	2.31	34	0.93	1.75	16	2.07	2.32	38	1.67	2.05	20
Mortgage-backed securities	1.83	1.60	68	2.48	2.49	46	2.31	2.05	74	2.39	2.61	20	2.25	2.50	19
All other securities	3.45	2.93	72	3.60	3.62	63	3.54	3.24	67	3.57	4.06	41	3.44	4.20	38
Interest-bearing deposits	0.21	0.26	45	0.82	0.90	47	0.49	0.53	51	1.04	1.10	47	0.84	0.81	60
Time deposits of \$250K or more	1.08	0.82	72	1.96	1.83	59	1.71	1.42	80	1.99	1.96	47	1.46	1.44	50
Time deposits < \$250K	1.08	0.78	78	1.93	1.69	66	1.71	1.36	79	1.99	1.82	59	1.47	1.29	60
Other domestic deposits	0.14	0.17	44	0.79	0.71	65	0.40	0.36	64	0.89	0.93	49	0.57	0.67	46
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.20	0.18	72	1.18	1.14	56	0.70	0.62	71	2.11	1.86	61	1.75	1.51	61
Other borrowed funds and trading liabilities	1.66	1.38	65	2.03	1.90	59	1.79	1.50	66	2.31	2.38	45	1.95	2.28	29
All interest-bearing funds	0.49	0.42	65	1.27	1.15	63	0.89	0.74	70	1.45	1.49	54	1.10	1.19	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		80,175		55,820		263,814		274,088		256,061		
Fiduciary activities income		9,082		7,961		31,249		27,885		25,818		
Service charges on deposit accounts - domestic		13,542		17,291		55,057		70,176		74,480		
Trading revenue.....		1,567		595		-2,209		2,759		2,088		
Investment banking fees and commissions.....		5,342		4,372		16,738		16,382		17,545		
Insurance activities revenue.....		7,404		6,696		24,595		20,897		18,312		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		1,276		-7,114		-9,866		3,169		5,677		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		1,378		7,092		71,985		34,953		12,667		
Other non-interest income.....		40,584		18,927		76,265		97,867		99,474		
Total overhead expenses		184,549		186,918		734,672		694,700		691,069		
Personnel expense.....		107,158		103,738		405,115		374,556		369,630		
Net occupancy expense.....		32,980		29,903		121,708		117,984		115,109		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		3,049		3,339		13,362		14,167		15,652		
Other operating expenses.....		41,362		49,938		194,487		187,993		190,678		
Fee income on mutual funds and annuities.....		5,342		4,372		16,738		16,383		17,545		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		3,976		4,014		4,077		4,066		4,266		
Average personnel expense per employee.....		26.95		25.84		99.37		92.12		86.65		
Average assets per employee.....		9,464.20		8,629.71		8,973.36		8,328.71		7,550.01		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	6.66	2.10	89	7.83	2.64	89	6.34	2.02	89	5.98	2.72	80
Overhead expenses / Net Interest Income + non-interest income	60.43	59.31	55	63.77	63.90	56	61.24	62.28	47	57.41	61.29	38
Percent of Average Assets												
Total overhead expense	1.96	2.28	29	2.16	2.68	22	2.01	2.57	24	2.05	2.69	20
Personnel expense.....	1.14	1.28	34	1.20	1.36	34	1.11	1.30	28	1.11	1.41	24
Net occupancy expense.....	0.35	0.24	89	0.35	0.27	79	0.33	0.26	79	0.35	0.28	74
Other operating expenses.....	0.47	0.73	15	0.62	0.98	17	0.57	0.94	17	0.60	0.97	15
Overhead less non-interest income	1.11	1.10	46	1.51	1.47	54	1.29	1.25	49	1.24	1.32	42
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	59.87	58.69	56	63.06	63.38	55	60.61	61.82	48	56.75	60.64	39
Personnel expense.....	34.77	33.28	57	35	33.17	60	33.42	32.36	51	30.60	32.39	37
Net occupancy expense.....	10.70	6.42	93	10.09	6.75	91	10.04	6.58	93	9.64	6.52	92
Other operating expenses.....	14.41	18.45	24	17.97	22.88	31	17.15	22.28	29	16.52	21.20	24
Total non-interest income	26.01	28.42	50	18.83	26.40	34	21.76	28.83	37	22.39	29.23	44
Fiduciary activities income	2.95	2.15	66	2.69	2.03	65	2.58	2.09	62	2.28	1.97	63
Service charges on domestic deposit accounts	4.39	3.21	75	5.83	3.92	77	4.54	3.27	72	5.73	3.88	73
Trading revenue.....	0.51	0.97	61	0.20	1.58	54	-0.18	1.28	3	0.23	1.18	48
Investment banking fees and commissions.....	1.73	2.51	55	1.47	2.81	47	1.38	2.46	48	1.34	3.54	44
Insurance activities revenue.....	2.40	0.38	90	2.26	0.40	90	2.03	0.41	89	1.71	0.47	86
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42
Net servicing fees	0.41	0.99	56	-2.40	-0.41	13	-0.81	0.01	14	0.26	0.28	65
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.45	3.74	22	2.39	1.88	66	5.94	3.92	73	2.86	1.86	72
Other non-interest income.....	13.17	8.65	78	6.38	9.85	37	6.29	9.65	36	8	10.04	47
Overhead less non-interest income	33.86	29.66	59	44.23	36.23	75	38.85	31.93	69	34.36	31.06	51
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.44	21.04	23	17.84	17.54	45	16.15	18.63	29	17.23	20.56	24
Applicable income tax + TE / Pretax net operating income + TE	20.86	22.74	26	23.18	22.86	52	19.65	21.18	29	20.14	23.23	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2021

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	16,419,314	15,762,080	16,455,475	15,424,620	15,019,919	4.17	72.28	
Commercial and industrial loans	7,114,806	5,214,812	6,895,530	4,984,528	4,198,595	36.43	153.78	
Loans to individuals	1,331,379	2,041,697	1,371,780	2,078,340	2,122,099	-34.79	0.66	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	24,747	29,274	24,366	29,411	27,427	-15.46	203.76	
Other loans and leases	827,427	905,041	865,465	823,334	807,605	-8.58	62.88	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	25,717,673	23,952,904	25,612,616	23,340,233	22,175,645	7.37	81.45	
Less: Allowance for loan and lease losses	362,037	343,305	363,107	195,874	179,646	5.46	144.95	
Net loans and leases	25,355,636	23,609,599	25,249,509	23,144,359	21,995,999	7.40	80.78	
Debt securities that reprice or mature in over 1 year	5,723,287	6,052,379	5,368,735	6,236,680	6,154,999	-5.44	50.90	
Mutual funds and equity securities	0	0	0	0	125		-100.00	
Subtotal	31,078,923	29,661,978	30,618,244	29,381,039	28,151,123	4.78	74.41	
Interest-bearing bank balances	2,327,447	204,157	1,010,772	191,939	42,990	1040.03	2621.56	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	485,353	321,141	962,029	327,675	440,406	51.13	496.78	
Trading assets	215,396	391,621	349,859	149,568	42,427	-45.00	168.82	
Total earning assets	34,107,119	30,578,897	32,940,904	30,050,221	28,676,946	11.54	88.79	
Non-interest-bearing cash and due from depository institutions	443,421	396,450	381,765	408,340	451,204	11.85	70.27	
Premises, fixed assets, and leases	431,723	434,596	436,182	440,060	329,312	-0.66	106.89	
Other real estate owned	7,385	19,441	8,958	25,595	35,102	-62.01	-85.38	
Investment in unconsolidated subsidiaries	2,213	2,213	2,213	2,213	3,885	0.00	24.40	
Intangible and other assets	3,633,034	3,661,181	3,636,992	3,693,197	3,616,176	-0.77	109.20	
Total assets	38,624,853	35,092,721	37,406,970	34,619,626	33,112,625	10.07	90.04	
Quarterly average assets	37,629,670	34,639,650	37,490,089	34,397,878	32,774,583	8.63	99.00	
Average loans and leases (YTD)	25,617,493	23,585,836	25,419,627	22,876,503	21,626,800	8.61	93.36	
Memoranda								
Loans held-for-sale	185,222	81,949	153,572	50,708	22,415	126.02	2310.80	
Loans not held-for-sale	25,532,451	23,870,955	25,459,044	23,289,525	22,153,230	6.96	80.24	
Real estate loans secured by 1–4 family	6,782,925	6,760,385	6,934,837	6,627,650	6,450,423	0.33	46.46	
Commercial real estate loans	9,608,858	8,962,566	9,493,080	8,756,336	8,508,319	7.21	97.37	
Construction and land development	2,067,551	1,704,046	1,966,173	1,556,700	1,407,887	21.33	238.45	
Multifamily	445,842	432,677	406,637	448,563	586,092	3.04	18.78	
Nonfarm nonresidential	7,095,465	6,825,843	7,120,270	6,751,073	6,514,340	3.95	82.76	
Real estate loans secured by farmland	27,531	39,129	27,558	40,634	61,177	-29.64	-11.80	
Total investment securities	6,208,640	6,373,520	6,330,764	6,564,355	6,595,530	-2.59	60.21	
U.S. Treasury securities	100,499	500	600,472	500	500	19999.80	229.57	
US agency securities (excluding mortgage-backed securities)	435,971	503,463	454,818	552,645	717,023	-13.41	-16.71	
Municipal securities	1,123,433	1,116,332	1,140,206	1,130,788	1,101,261	0.64	288.98	
Mortgage-backed securities	4,546,821	4,751,565	4,133,372	4,878,496	4,774,861	-4.31	50.44	
Asset-backed securities	0	0	0	0	0			
Other debt securities	1,916	1,660	1,896	1,926	1,760	15.42	-78.49	
Mutual funds and equity securities	0	0	0	0	125		-100.00	
Available-for-sale securities	3,165,970	3,194,075	3,463,110	3,288,993	3,341,414	-0.88	50.81	
U.S. Treasury securities	99,999	0	599,972	0	0		233.40	
US agency securities (excluding mortgage-backed securities)	334,855	342,232	333,680	376,342	500,164	-2.16	-16.51	
Municipal securities	28,577	7,524	32,374	11,027	20,736	279.81	-28.21	
Mortgage-backed securities	2,700,623	2,842,659	2,495,188	2,899,698	2,818,754	-5.00	66.88	
Asset-backed securities	0	0	0	0	0			
Other debt securities	1,916	1,660	1,896	1,926	1,760	15.42	-78.49	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	71,497	84,958	105,534	30,123	-99,149	-15.84	160.62	
Available-for-sale securities appreciation (depreciation)	56,028	83,020	83,265	14,073	-59,324	-32.51	249.65	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	5,863,173	4,817,771	5,785,776	4,779,550	4,152,998	21.70	106.90	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	9,938,691	6,512,765	9,048,464	6,394,730	6,000,998	52.60	155.05
NOW, ATS and transaction accounts	5,552,095	4,581,799	5,420,539	4,887,460	4,869,739	21.18	51.32
Time deposits less brokered deposits < \$250K	2,830,998	3,177,953	3,016,697	3,151,232	3,072,935	-10.92	
MMDA and other savings accounts	11,488,709	9,091,381	10,998,788	8,786,947	7,316,013	26.37	123.73
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	29,810,493	23,363,898	28,484,488	23,220,369	21,259,685	27.59	111.52
Time deposits of \$250K or more	540,193	912,979	593,798	971,699	975,375	-40.83	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	434,916	1,280,433	402,896	852,950	1,785,780	-66.03	-54.20
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,530,000	2,145,000	1,680,000	2,350,000	2,371,057	-28.67	123.34
Other borrowings w/remaining maturity over 1 year	298,607	1,137,997	298,454	840,000	135,017	-73.76	29.77
Brokered deposits < \$250K	12,927	470,940	51,923	605,045	1,221,140	-97.26	
Noncore funding	2,816,643	5,947,349	3,027,071	5,619,694	6,488,369	-52.64	-10.92
Trading liabilities	57,471	43,529	38,421	24,228	36,131	32.03	-28.75
Subordinated notes and debentures + trust preferred securities	514,810	512,243	516,781	512,621	469,923	0.50	44.36
Other liabilities	451,760	383,715	381,306	359,516	250,232	17.73	296.18
Total liabilities	33,651,177	30,250,734	32,448,067	29,736,428	28,504,340	11.24	88.98
Equity Capital							
Perpetual preferred stock (including surplus)	106,882	106,882	106,882	106,882	106,882	0.00	0.00
Common stock	3,284	3,274	3,282	3,274	3,263	0.31	55.49
Common surplus	4,099,053	4,074,945	4,087,396	4,066,614	4,049,457	0.59	85.06
Retained earnings	920,403	753,402	868,205	797,791	575,762	22.17	280.26
Accumulated other comprehensive income	-51,070	-44,717	-38,569	-64,580	-105,604		
Other equity capital components	-104,876	-51,799	-68,293	-26,783	-21,475		
Total holding company equity capital	4,973,676	4,841,987	4,958,903	4,883,198	4,608,285	2.72	97.52
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,973,676	4,841,987	4,958,903	4,883,198	4,608,285	2.72	97.52
Total liabilities and capital	38,624,853	35,092,721	37,406,970	34,619,626	33,112,625	10.07	90.04
Memoranda							
Non-interest-bearing deposits	9,938,691	6,512,765	9,048,464	6,394,730	6,000,998	52.60	155.05
Interest-bearing deposits	20,424,922	18,235,052	20,081,745	18,402,383	17,455,202	12.01	77.71
Total deposits	30,363,613	24,747,817	29,130,209	24,797,113	23,456,200	22.69	97.29
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,958,903	4,883,198	4,883,198	4,608,285	4,409,194		
Accounting restatements	0	-50,635	-50,635	0	0		
Net income	93,235	47,417	286,006	387,249	372,858		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-24,924	-16,686	-20,721	11,861	13,539		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	41,036	41,170	164,956	165,221	164,754		
Change in other comprehensive income	-12,502	19,863	26,011	41,024	-22,552		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,973,676	4,841,987	4,958,903	4,883,198	4,608,285		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	42.51	36.10	63	44.92	38.37	58	43.99	36.22	66	44.55	37.78	56	45.36	37.19	61
Commercial and industrial loans	18.42	13.88	73	14.86	12.73	62	18.43	13.52	74	14.40	12.02	62	12.68	12.85	54
Loans to individuals	3.45	3.42	64	5.82	3.84	70	3.67	3.40	64	6	4.20	69	6.41	4.31	70
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.06	0.19	56	0.08	0.20	60	0.07	0.19	59	0.08	0.24	60	0.08	0.30	61
Other loans and leases.....	2.14	4.29	34	2.58	4.96	34	2.31	4.63	31	2.38	5.01	33	2.44	5	33
Net loans and leases.....	65.65	60.99	63	67.28	64.23	48	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45
Debt securities over 1 year.....	14.82	16.70	43	17.25	14.63	62	14.35	15.55	44	18.01	14.60	69	18.59	14.63	67
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	25
Subtotal	80.46	78.43	50	84.52	80.12	59	81.85	78.16	58	84.87	79.65	58	85.02	79.97	55
Interest-bearing bank balances	6.03	9.08	34	0.58	4.14	11	2.70	7.51	17	0.55	3.06	15	0.13	3.04	1
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.26	1.59	51	0.92	1.72	42	2.57	1.68	76	0.95	1.91	42	1.33	1.96	56
Trading assets	0.56	0.56	73	1.12	1.27	71	0.94	1.01	74	0.43	1.19	66	0.13	1.33	52
Total earning assets.....	88.30	91.48	12	87.14	89.78	20	88.06	91.05	13	86.80	89.53	19	86.60	89.74	17
Non-interest cash and due from depository institutions.....	1.15	1	61	1.13	1.12	50	1.02	1.07	46	1.18	1.14	51	1.36	1.21	63
Other real estate owned.....	0.02	0.02	66	0.06	0.03	78	0.02	0.02	66	0.07	0.03	87	0.11	0.04	89
All other assets.....	10.55	7.44	86	11.73	9.05	79	10.92	7.82	86	12.02	9.27	82	12.03	8.98	83
Memoranda															
Short-term investments	7.28	11.92	30	1.50	7.73	7	5.27	11.17	22	1.50	7.63	15	1.46	7.80	16
U.S. Treasury securities.....	0.26	0.98	59	0	0.86	26	1.61	0.84	79	0	1.03	25	0	1.04	32
US agency securities (excluding mortgage-backed securities)	1.13	0.73	73	1.43	0.51	84	1.22	0.63	75	1.60	0.54	86	2.17	0.69	84
Municipal securities	2.91	1.77	73	3.18	1.44	79	3.05	1.69	74	3.27	1.34	81	3.33	1.62	78
Mortgage-backed securities	11.77	12.38	50	13.54	11.43	63	11.05	11.75	48	14.09	11.44	66	14.42	11.13	68
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.46	26	0	0.39	28	0.01	0.42	27	0.01	0.39	26	0.01	0.41	27
Loans held-for-sale.....	0.48	0.46	67	0.23	0.40	53	0.41	0.52	55	0.15	0.39	43	0.07	0.30	36
Loans held for investment	66.10	61.15	64	68.02	64.43	49	68.06	61.72	68	67.27	63.50	46	66.90	63.93	47
Real estate loans secured by 1–4 family	17.56	11.69	76	19.26	13.18	72	18.54	11.91	78	19.14	13.29	73	19.48	13.46	73
Revolving	3.16	1.51	82	3.85	2.02	79	3.35	1.66	82	3.96	2.07	78	4.53	2.27	82
Closed-end, secured by first liens	13.26	9.76	70	14.01	10.62	72	13.95	9.81	72	13.74	10.69	72	13.48	10.57	67
Closed-end, secured by junior liens	1.15	0.21	94	1.41	0.28	92	1.24	0.22	94	1.44	0.28	92	1.48	0.31	94
Commercial real estate loans	24.88	22.27	56	25.54	23.11	50	25.38	22.22	55	25.29	22.23	51	25.70	21.58	53
Construction and land development.....	5.35	3.32	78	4.86	3.46	70	5.26	3.40	76	4.50	3.44	65	4.25	3.51	62
Multifamily.....	1.15	3.21	27	1.23	3.23	27	1.09	3.12	25	1.30	3.01	34	1.77	2.72	42
Nonfarm nonresidential	18.37	14.77	64	19.45	15.32	62	19.03	14.72	65	19.50	14.69	62	19.67	14.44	63
Real estate loans secured by farmland.....	0.07	0.33	48	0.11	0.35	52	0.07	0.33	48	0.12	0.36	53	0.18	0.41	60

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	63.84	57.91	55	65.80	57.83	54	64.25	57.15	55	66.09	57.46	54	67.73	56.49	60
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	26.37	19.43	71	28.22	20.44	76	27.08	19.43	76	28.40	20.75	75	29.09	21.10	81
Real estate loans secured by 1–4 family.....	4.74	2.45	83	5.64	3.09	81	4.89	2.64	79	5.88	3.15	81	6.76	3.50	84
Revolving	21.64	16.76	70	22.58	17.13	70	22.19	16.59	72	22.52	17.39	71	22.33	17.39	71
Closed-end.....	37.36	35.36	50	37.42	34.31	48	37.06	34.63	49	37.52	33.52	50	38.37	32.14	52
Commercial real estate loans	8.04	5.29	75	7.11	5.12	69	7.68	5.26	74	6.67	5.09	67	6.35	5.20	61
Construction and land development.....	1.46	1.05	71	2.02	0.98	77	1.44	0.93	72	2.07	0.94	78	2.04	1.02	75
1–4 family.....	6.58	4.21	75	5.10	4	66	6.24	4.19	72	4.60	4.02	63	4.31	4.05	59
Other.....	1.73	5.08	20	1.81	4.90	27	1.59	4.96	20	1.92	4.69	30	2.64	4.10	41
Multifamily.....	27.59	23.47	61	28.50	22.69	65	27.80	22.93	61	28.92	22.15	68	29.38	21.40	66
Nonfarm nonresidential	9.32	7.93	59	10.17	7.70	66	9.43	7.68	62	10.30	7.72	67	11.98	8.03	74
Owner-occupied.....	18.27	15.25	60	18.33	14.76	61	18.37	14.95	61	18.62	14.34	65	17.40	13.38	61
Other.....	0.11	0.56	47	0.16	0.53	52	0.11	0.54	47	0.17	0.55	53	0.28	0.63	61
Real estate loans secured by farmland.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	27.67	23.16	69	21.77	20.31	58	26.92	22.17	69	21.36	19.53	61	18.93	20.32	48
Commercial and industrial loans	5.18	6.02	61	8.52	6.48	68	5.36	6.13	61	8.90	7.13	67	9.57	7.36	69
Loans to individuals	0.03	0.50	54	0.03	0.71	54	0.03	0.65	55	0.03	0.81	52	0.03	1.02	50
Credit card loans	0.10	0.33	55	0.12	0.31	61	0.10	0.32	58	0.13	0.37	60	0.12	0.46	58
Agricultural loans.....	3.22	8.05	32	3.78	9.38	35	3.38	9.09	31	3.53	9.85	32	3.64	9.66	30
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	532.73	382.51	81	540.43	401.07	72	538.75	381.27	79	545.55	391.26	74	583.28	379.80	83
Real estate loans secured by 1–4 family.....	220.07	124.29	87	231.79	138.65	82	227.05	125.03	89	234.41	138.18	83	250.49	137.84	88
Revolving	39.54	16.14	92	46.33	21.22	85	41	17.42	90	48.52	21.26	87	58.23	23.33	93
Closed-end.....	180.53	106.79	84	185.46	115.78	78	186.04	106.14	86	185.89	115.20	81	192.26	112.79	83
Commercial real estate loans	311.76	237.40	68	307.30	240.54	62	310.80	234.65	65	309.70	229.44	64	330.41	219.72	72
Construction and land development.....	67.08	35.26	81	58.43	35.93	76	64.37	35.62	80	55.06	34.95	73	54.67	35.36	71
1–4 family.....	12.16	6.84	76	16.56	6.92	81	12.04	6.34	77	17.06	6.61	83	17.59	7.04	82
Other.....	54.92	28.01	86	41.86	27.85	70	52.34	28.16	82	38	27.32	67	37.08	27.26	66
Multifamily.....	14.47	34.02	30	14.84	33.54	32	13.31	32.74	28	15.86	31.04	37	22.76	27.85	50
Nonfarm nonresidential	230.22	157.71	75	234.04	159.79	72	233.12	155.06	75	238.78	152.10	75	252.98	147.22	80
Owner-occupied.....	77.75	52.99	74	83.52	54.16	74	79.05	52.37	75	85.03	53.07	78	103.15	54.89	83
Other.....	152.47	102.29	73	150.51	103.49	70	154.06	100.54	73	153.75	97.41	73	149.83	91.80	75
Real estate loans secured by farmland.....	0.89	3.50	49	1.34	3.48	56	0.90	3.44	50	1.44	3.60	56	2.38	4.02	63
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	230.84	145.22	84	178.80	132.09	69	225.76	139.91	86	176.30	122.02	75	163.05	128.82	66
Loans to individuals	43.20	35.91	69	70	40.80	72	44.91	37.47	67	73.51	43.51	71	82.41	42.67	77
Credit card loans	0.22	2.59	54	0.24	3.94	54	0.24	3.30	55	0.27	4.34	53	0.28	5.31	50
Agricultural loans.....	0.80	1.94	59	1	1.90	65	0.80	1.88	63	1.04	2.18	64	1.07	2.72	65
Other loans and leases.....	26.85	47.52	39	31.03	54.71	39	28.34	49.54	38	29.12	52.44	37	31.36	51.79	39
Supplemental															
Non-owner occupied CRE loans / Gross loans	28.06	27.81	51	27.25	27.16	46	27.65	27.32	50	27.24	26.45	48	26.42	24.79	51
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	234.12	185.94	63	223.83	188.67	56	231.88	183.76	60	224.84	178.57	62	227.56	167.93	67
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	311.86	243.39	66	307.36	248.20	58	310.93	240.85	64	309.87	236.10	61	330.70	225.98	72

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	7.28	11.92	30	1.50	7.73	7	5.27	11.17	22	1.50	7.63	15	1.46	7.80	16
Liquid assets	20.89	27.16	32	17.80	22.73	41	18.53	26.22	30	17.86	22.44	46	18.21	22.72	49
Investment securities	16.07	18.78	40	18.16	16.91	59	16.92	17.85	46	18.96	16.99	60	19.92	17.27	63
Net loans and leases	65.65	60.99	63	67.28	64.23	48	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45
Net loans, leases and standby letters of credit	66.08	61.79	64	67.71	65.22	46	67.92	62.48	65	67.29	64.84	44	66.81	65.07	41
Core deposits	77.18	73.69	51	66.58	64.18	51	76.15	70.67	55	67.07	63.09	49	64.20	62.13	43
Noncore funding	7.29	11.95	38	16.95	19.78	49	8.09	14.13	38	16.23	19.36	52	19.59	21.34	55
Time deposits of \$250K or more	1.40	1.96	43	2.60	2.95	51	1.59	2.11	44	2.81	2.94	55	2.95	2.89	56
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.13	1.22	62	3.65	1.77	79	1.08	1.47	55	2.46	1.94	71	5.39	1.97	84
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.13	0.60	71	3.65	0.97	88	1.08	0.54	67	2.46	0.48	85	5.39	0.54	97
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	3.96	1.11	88	6.11	3.69	79	4.49	1.24	88	6.79	3.01	89	7.16	3.67	83
Earning assets that reprice within 1 year	51.62	38.67	84	47.18	39.59	71	51.83	39.38	82	45.68	39.29	71	42.94	40.29	59
Interest-bearing liabilities that reprice within 1 year	6.44	7.73	54	9.17	10.23	56	6.88	8.20	53	9.02	10.19	50	10.08	10.01	59
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	45.18	29.49	86	38.01	27.26	77	44.95	29.11	86	36.66	26.63	78	32.85	27.38	60
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.01	-0.51	54	18.27	14.37	65	3.44	3.20	55	17.34	14.45	63	21.30	16.62	68
Net short-term noncore funding dependence	-1.39	-6.88	68	13.59	4.94	79	1.86	-4.76	72	13.54	3.38	80	19.64	4.66	87
Short-term investment / Short-term noncore funding	118.21	246.74	32	11.52	77.70	7	77.60	184.19	22	11.55	77.77	11	8.03	66.46	8
Liquid assets - short-term noncore funding / Nonliquid assets	18.62	30.67	35	5.85	16.50	36	14.40	28.18	34	5.91	16.97	33	0.04	16.04	24
Net loans and leases / Total deposits	83.51	76.22	71	95.40	88.34	70	86.68	79.43	71	93.33	90.31	56	93.77	90.08	59
Net loans and leases / Core deposits	85.06	83.77	61	101.05	101.46	53	88.64	88.34	58	99.67	103.93	48	103.46	105	51
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.57	0.62	89	3.22	1.57	79	3.83	1.57	83	1.14	0.72	74	-4.14	-0.82	7
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.01	1.31	69	3.15	3.85	45	3.02	4.31	38	0.53	1.36	33	-2.48	-1.98	38
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	49.01	12.84	91	49.89	12.92	91	45.30	11.38	92	49.90	12.67	93	49.34	16.19	92
Available-for-sale securities	50.99	85.49	8	50.11	85.17	9	54.70	87.23	8	50.10	85.40	6	50.66	81.88	7
U.S. Treasury securities	1.62	5.10	58	0.01	5.04	26	9.48	4.72	82	0.01	6.15	24	0.01	6.99	31
US agency securities (excluding mortgage-backed securities)	7.02	4.35	74	7.90	3.36	80	7.18	4.01	75	8.42	3.49	81	10.87	4.02	83
Municipal securities	18.09	9.71	75	17.52	8.69	77	18.01	9.83	75	17.23	7.75	80	16.70	9.16	77
Mortgage-backed securities	73.23	66.67	58	74.55	68.40	54	65.29	66.64	49	74.32	67.43	52	72.40	65.45	57
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.03	3.05	24	0.03	2.67	27	0.03	3.01	27	0.03	2.94	26	0.03	2.79	27
Mutual funds and equity securities	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0	0.42	24
Debt securities 1 year or less	7.82	9.29	54	5.04	10.98	34	15.20	10.55	78	4.99	11.86	31	6.68	11.91	46
Debt securities 1 to 5 years	3.35	16.09	22	4.08	17.72	26	3.66	17.03	24	5.02	17.94	30	74.28	19.18	97
Debt securities over 5 years	88.83	72.48	75	90.88	67.50	86	81.15	69.86	61	89.99	66.02	84	19.04	64.73	5
Pledged securities	94.44	33.48	98	75.59	36.65	91	91.39	35.67	98	72.81	30.57	94	62.97	33.30	87
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	435.47	156.41	88	33.66	53.90	51	279.67	183.32	73	7.49	26.69	47	134.14	6.77	97
Investment securities	-2.59	31.91	11	-3.04	9.51	22	-3.56	23.62	14	-0.47	11.75	27	9.80	9.42	66
Core deposits	27.59	29.18	52	7.90	12	43	22.67	26.88	37	9.22	11.23	58	2.96	7.29	40
Noncore funding	-52.64	-25.09	14	-9.82	16.35	18	-46.13	-12.18	10	-13.39	6.59	21	15.81	10.67	66

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			9,284,856	8,089,404	7,378,358
Commit: Secured commercial real estate loans	2,111,462	2,148,341	2,023,686	2,039,629	1,794,757
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	342,332	314,070	263,761
Securities underwriting	167,794	152,849	158,375	149,888	125,506
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	151	151	151	150	150
Securities lent	291,934	215,732	294,438	201,523	140,638
Credit derivatives - notional amount (holding company as guarantor)	132,729	58,540	142,511	63,526	62,007
Credit derivative contracts w/ purchased credit protection-investment grade..	132,729	58,540	142,511	63,526	62,007
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	571,127	336,421	500,640	194,962	55,319
Written options contracts (interest rate)	549,123	324,827	531,484	163,196	47,326
Purchased options contracts (interest rate).....	0	0	0	0	0
Interest rate swaps	11,074,108	9,711,960	11,011,309	8,934,777	6,635,820
Futures and forward foreign exchange	58,295	34,407	54,501	49,734	42,170
Written options contracts (foreign exchange).....	0	0	0	0	0
Purchased options contracts (foreign exchange).....	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other).....	0	0	0	0	920
Purchased options contracts (commodity and other).....	0	0	0	0	920
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						24.82	22.01	67	23.37	23.52	57	22.28	24.05	54	
Standby letters of credit	0.43	0.67	46	0.44	0.78	41	0.42	0.71	44	0.43	0.84	39	0.38	0.92	32
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.11	83	0	0.16	81	0	0.18	81	0	0.40	78	0	0.62	78
Credit derivatives - notional amount (holding company as guarantor)	0.76	0.28	79	0.61	0.41	75	0.79	0.35	79	0.58	0.42	73	0.42	0.52	77
Credit derivatives - notional amount (holding company as beneficiary).....	0.34	0.18	79	0.17	0.33	66	0.38	0.30	78	0.18	0.52	69	0.19	0.75	75
Credit derivative contracts w/ purchased credit protection-investment grade..	0.34	0.17	80	0.17	0.23	74	0.38	0.25	78	0.18	0.30	75	0.19	0.52	78
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	31.72	42.67	69	29.66	54.47	62	32.34	48.62	66	26.99	68.47	57	20.48	65.81	52
Interest rate contracts	31.57	30.32	72	29.56	40.32	62	32.20	34.36	69	26.84	47.31	60	20.35	43.84	55
Interest rate futures and forward contracts	1.48	4.59	66	0.96	11.14	53	1.34	6.21	61	0.56	10.67	52	0.17	11.40	39
Written options contracts (interest rate)	1.42	2	61	0.93	2.54	47	1.42	2.18	58	0.47	2.47	49	0.14	2.16	29
Purchased options contracts (interest rate).....	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	28.67	20.33	77	27.68	23.70	70	29.44	20.83	77	25.81	28.86	70	20.04	26.74	64
Foreign exchange contracts	0.15	6.19	65	0.10	6.58	57	0.15	6.01	59	0.14	10.12	56	0.13	10.92	51
Futures and forward foreign exchange contracts	0.15	3.83	67	0.10	4.16	59	0.15	3.47	61	0.14	5.23	59	0.13	5.22	52
Written options contracts (foreign exchange).....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange).....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts.....	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0.01	4.08	63
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other).....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	69
Purchased options contracts (commodity and other).....	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	69
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						36.53	42.82	60	35.36	45.53	50	34.12	44.93	50	

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	12,252,653	10,407,615	12,097,934	9,342,669	6,782,475
Interest rate contracts	12,194,358	10,373,208	12,043,433	9,292,935	6,738,465
Foreign exchange contracts.....	58,295	34,407	54,501	49,734	42,170
Equity, commodity, and other contracts	0	0	0	0	1,840
Derivatives Position					
Futures and forwards	629,422	370,828	555,141	244,696	97,489
Written options	549,123	324,827	531,484	163,196	48,246
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	549,123	324,827	531,484	163,196	48,246
Purchased options	0	0	0	0	920
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	920
Swaps	11,074,108	9,711,960	11,011,309	8,934,777	6,635,820
Held for trading.....	9,952,403	7,891,367	9,635,810	7,329,511	5,524,830
Interest rate contracts	9,894,108	7,856,960	9,581,309	7,279,777	5,480,820
Foreign exchange contracts.....	58,295	34,407	54,501	49,734	42,170
Equity, commodity, and other contracts	0	0	0	0	1,840
Non-traded.....	2,300,250	2,516,248	2,462,124	2,013,158	1,257,645
Interest rate contracts	2,300,250	2,516,248	2,462,124	2,013,158	1,257,645
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	11,836,259	10,141,328	11,708,961	9,242,998	6,796,236
One year or less	1,113,353	1,087,676	1,117,049	583,895	182,097
Over 1 year to 5 years	4,844,908	3,599,651	4,686,221	3,668,328	2,640,439
Over 5 years	5,877,998	5,454,001	5,905,691	4,990,775	3,973,700
Gross negative fair value (absolute value)	58,341	49,218	40,719	24,840	39,249
Gross positive fair value.....	236,835	406,647	376,362	154,366	43,560
Held for trading.....	215,396	391,621	349,859	149,568	42,427
Non-traded.....	21,439	15,026	26,503	4,798	1,133
Current credit exposure on risk-based capital derivative contracts	222,692	393,187	351,508	150,122	41,069
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.52	94.52	41	99.67	94.85	48	99.55	94.10	46	99.47	93.44	50	99.35	92.91	55
Foreign exchange contracts	0.48	3.16	63	0.33	3.08	56	0.45	3.49	60	0.53	3.20	56	0.62	3.39	52
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0.03	1.93	64
Futures and forwards	5.14	12.82	47	3.56	13.53	34	4.59	14.05	40	2.62	13.49	35	1.44	12.78	27
Written options	4.48	8.11	49	3.12	7.86	37	4.39	8.18	46	1.75	5.91	37	0.71	6.60	20
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	4.48	7.80	50	3.12	7.35	39	4.39	7.73	50	1.75	5.10	41	0.71	5.49	24
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0.01	4.19	37
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0.01	3.20	41
Swaps	90.38	69.64	65	93.32	69.06	76	91.02	68.76	70	95.63	69.75	75	97.84	70.34	83
Held for trading	81.23	42.14	68	75.82	45.49	63	79.65	43.53	67	78.45	44.16	66	81.46	46.31	62
Interest rate contracts	80.75	36.29	77	75.49	38.85	74	79.20	36.62	78	77.92	37.24	77	80.81	38.40	76
Foreign exchange contracts	0.48	1.47	74	0.33	1.52	67	0.45	1.60	70	0.53	1.60	68	0.62	1.85	64
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0.03	1.14	75
Non-traded	18.77	57.86	31	24.18	54.51	36	20.35	56.47	32	21.55	55.84	33	18.54	53.69	37
Interest rate contracts	18.77	54.11	31	24.18	52.13	37	20.35	53.82	33	21.55	52.22	34	18.54	50.60	38
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	96.60	90.92	50	97.44	91.11	58	96.78	91.48	53	98.93	93.86	62	100.20	94.47	80
One year or less	9.09	26.80	36	10.45	31.34	33	9.23	32.05	34	6.25	32.17	25	2.68	32.51	14
Over 1 year to 5 years	39.54	28.69	65	34.59	27.94	60	38.74	27.06	65	39.26	30.45	64	38.93	31.16	64
Over 5 years	47.97	30.03	70	52.40	31.18	78	48.82	29.56	72	53.42	28.09	77	58.59	28.71	78
Gross negative fair value (absolute value)	0.48	1.21	23	0.47	1.98	16	0.34	1.55	17	0.27	0.83	28	0.58	0.72	42
Gross positive fair value	1.93	1.70	59	3.91	2.69	73	3.11	2.23	71	1.65	1.19	75	0.64	0.85	34
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	48	0.02	0.11	30	0.01	0.07	33	0.01	0.06	42	0.02	0.06	51
Gross positive fair value (X)	0.08	0.07	76	0.15	0.13	71	0.14	0.09	79	0.06	0.07	73	0.02	0.06	52
Held for trading (X)	0.08	0.05	79	0.15	0.10	78	0.13	0.07	82	0.06	0.06	77	0.02	0.05	66
Non-traded (X)	0.01	0.01	49	0.01	0.02	45	0.01	0.02	53	0	0.01	45	0	0.01	19
Current credit exposure (X)	0.08	0.05	79	0.15	0.09	78	0.13	0.06	82	0.06	0.05	74	0.02	0.04	61
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.83	0.61	71	1.42	1.16	72	1.30	0.85	77	0.56	0.73	70	0.16	0.53	58

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	363,107	195,874	195,874	179,646	175,380
Gross losses	12,332	11,994	80,634	40,534	70,513
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,197	6,312	20,826	12,201	13,552
Net losses	7,135	5,682	59,808	28,333	56,961
Provision for loan and lease losses	6,065	47,828	121,756	44,561	61,227
Adjustments	0	105,285	105,285	0	0
Ending balance	362,037	343,305	363,107	195,874	179,646
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.06	-0.11	79	0.55	0.87	31	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73
Provision for loan and lease losses / Average loans and leases	0.09	-0.20	79	0.81	1.41	30	0.48	0.82	25	0.19	0.24	50	0.28	0.24	71
Provision for loan and lease losses / Net loan and lease losses	85	-168.35	80	841.75	730.69	72	203.58	487.86	20	157.28	130.58	73	107.49	134.68	46
Allowance for loan and lease losses / Total loans and leases not held for sale	1.42	1.49	49	1.44	1.32	65	1.43	1.58	44	0.84	0.83	51	0.81	0.90	39
Allowance for loan and lease losses / Total loans and leases	1.41	1.47	50	1.43	1.30	66	1.42	1.55	44	0.84	0.81	53	0.81	0.89	41
Allowance for loan and lease losses / Net loans and leases losses (X)	12.69	18.09	58	15.10	10.10	77	6.07	11.58	44	6.91	8.03	63	3.15	7.54	29
Allowance for loan and lease losses / Nonaccrual assets	230.42	291.29	47	257.50	310.68	57	214.09	299.17	43	243.74	218.72	72	229.81	214.03	65
ALLL / 90+ days past due + nonaccrual loans and leases	216.91	246.27	50	246.17	221.69	65	195.67	244.34	45	160.69	151.73	67	132.05	160.51	52
Gross loan and lease losses / Average loans and leases	0.19	0.24	54	0.20	0.34	43	0.32	0.34	58	0.18	0.28	42	0.33	0.30	67
Recoveries / Average loans and leases	0.08	0.08	61	0.11	0.07	75	0.08	0.07	68	0.05	0.08	42	0.06	0.09	44
Net losses / Average loans and leases	0.11	0.16	48	0.10	0.27	33	0.24	0.27	58	0.12	0.21	45	0.26	0.22	70
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	6.45	7.39	54	15.57	8.09	86	51.38	33.98	79	17.30	36.22	18	22.72	41.30	28
Earnings coverage of net loan and lease losses (X)	16.96	25.70	58	18.70	17.23	67	7.78	22.91	36	18.19	24.40	58	9.02	21.75	31
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.03	56	-0.02	0.01	19	0.16	0.04	89	0.02	0.01	65	0.07	0.02	85
Real estate loans secured by 1-4 family	-0.01	-0.01	36	0.09	0.01	85	0.04	0.01	82	0.05	0.01	84	0.10	0.01	94
Revolving	0	-0.03	50	0.17	0	88	0.08	0.01	81	0.06	0.02	67	0.11	0.03	73
Closed-end	-0.02	-0.01	33	0.07	0.01	88	0.04	0	81	0.04	0	88	0.10	0.01	94
Commercial real estate loans	0.03	0.05	61	-0.10	0.01	2	0.24	0.07	85	0	0.01	27	0.05	0.01	79
Construction and land development	-0.01	0	31	-0.59	-0.01	0	-0.10	0	5	-0.08	-0.01	11	0.03	-0.03	89
1-4 family	0.01	0	93	0	0	23	0	0	87	0	0	24	0	-0.01	31
Other	-0.01	0	24	-0.59	-0.01	0	-0.10	0	2	-0.08	-0.01	10	0.03	-0.02	91
Multifamily	0	0	54	0.02	0	95	0.02	0	89	0	0	24	0.16	0	93
Nonfarm nonresidential	0.04	0.07	65	0.01	0.02	66	0.34	0.11	87	0.01	0.02	61	0.04	0.02	71
Owner-occupied	0	0.01	32	0.03	0.01	88	0.10	0.02	88	0.01	0.01	70	0.04	0.01	81
Other	0.04	0.06	68	-0.02	0.01	9	0.24	0.08	87	0.01	0.01	65	0.01	0.01	64
Real estate loans secured by farmland	-0.01	0	14	0.99	0.01	97	1.10	0.02	99	0.30	0.01	96	-0.19	0	8
Commercial and industrial loans	0.40	0.20	76	0.21	0.48	43	0.35	0.47	46	0.29	0.37	52	0.51	0.31	76
Loans to individuals	0.19	1.06	10	0.53	1.43	22	0.48	1.13	28	0.48	1.17	27	1.03	1.16	57
Credit card loans	4.43	2.41	86	8.10	3.52	92	6.22	2.92	88	4.35	3.11	77	3.52	2.92	60
Agricultural loans	-3.38	0.02	0	0	0.11	43	-0.18	0.19	4	0	0.08	37	0.21	0.15	75
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.34	0.09	3	0.42	0.15	81	0.38	0.15	82	0.10	0.15	59	0.36	0.14	82

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		38,120		130,133		72,483		95,363		99,383
90+ days past due loans and leases		9,788		6,139		15,965		41,533		57,869
Nonaccrual loans and leases		157,118		133,321		169,603		80,363		78,173
Total past due and nonaccrual loans and leases		205,026		269,593		258,051		217,259		235,425
Restructured 30–89 days past due		3,511		7,909		5,401		2,804		4,361
Restructured 90+ days past due		1,497		502		1,074		768		976
Restructured nonaccrual		39,737		30,423		33,105		17,073		11,662
Total restructured loans and leases		44,745		38,834		39,580		20,645		16,999
30–89 days past due loans held for sale		0		66		181		0		0
90+ days past due loans held for sale		0		0		242		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		66		423		0		0
Restructured loans and leases in compliance		52,786		55,244		51,887		34,988		30,609
Other real estate owned		7,385		19,441		8,958		25,595		35,102
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.15	0.33	26	0.54	0.52	59	0.28	0.39	43	0.41
90+ days past due loans and leases	0.04	0.11	56	0.03	0.12	45	0.06	0.12	58	0.18
Nonaccrual loans and leases	0.61	0.65	53	0.56	0.57	55	0.66	0.66	56	0.34
90+ days past due and nonaccrual loans and leases	0.65	0.82	49	0.58	0.75	42	0.72	0.85	47	0.52
30–89 days past due restructured	0.01	0.01	79	0.03	0.01	79	0.02	0.01	79	0.01
90+ days past due restructured	0.01	0	81	0	0.01	71	0	0.01	79	0
Nonaccrual restructured	0.15	0.13	66	0.13	0.14	54	0.13	0.13	58	0.07
30–89 days past due loans held for sale	0	0	41	0	0	82	0	0	80	0
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	84	0
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.15	0.33	26	0.54	0.52	58	0.28	0.40	42	0.41
90+ days past due assets	0.04	0.11	56	0.03	0.12	45	0.06	0.12	58	0.18
Nonaccrual assets	0.61	0.66	52	0.56	0.58	54	0.66	0.67	55	0.34
30+ days past due and nonaccrual assets	0.80	1.18	38	1.13	1.32	46	1.01	1.29	46	0.93
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.43	0.50	52	0.40	0.48	49	0.50	0.52	55	0.35
90+ days past due and nonaccrual assets + other real estate owned	0.45	0.53	51	0.45	0.51	53	0.52	0.55	53	0.43
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.58	0.58	56	0.62	0.57	58	0.63	0.60	56	0.42
Allowance for loan and lease losses	61.40	69.27	48	63.04	74.58	46	65.25	66.66	55	73.78
Equity capital + allowance for loan and lease losses	4.17	5.03	46	4.17	4.68	46	4.45	4.97	49	2.85
Tier 1 capital + allowance for loan and lease losses	7.06	5.96	66	7.27	5.89	67	7.59	6.05	68	5.11
Loans and leases + other real estate owned	0.86	0.97	50	0.90	0.91	51	0.92	0.97	52	0.62

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.17	0.31	30	0.49	0.48	59	0.32	0.39	52	0.41	0.38	65	0.52	0.42	70
	90+ days past due		0.06	0.13	61	0.03	0.12	55	0.09	0.16	67	0.21	0.16	78	0.30	0.22	77
	Nonaccrual.....		0.68	0.76	54	0.59	0.54	58	0.70	0.76	55	0.31	0.46	39	0.24	0.57	23
Commercial and industrial	30–89 days past due		0.03	0.22	16	0.53	0.36	77	0.12	0.23	41	0.22	0.31	45	0.21	0.30	45
	90+ days past due		0	0.02	45	0	0.03	42	0	0.03	38	0.16	0.05	86	0.27	0.05	92
	Nonaccrual.....		0.58	0.69	50	0.69	0.90	43	0.73	0.75	55	0.58	0.83	42	0.89	0.76	63
Individuals	30–89 days past due		0.32	0.53	35	0.85	0.84	48	0.73	0.83	49	0.76	0.83	45	0.56	0.84	32
	90+ days past due		0.04	0.11	51	0.05	0.15	51	0.05	0.14	50	0.05	0.17	47	0.04	0.16	47
	Nonaccrual.....		0.15	0.22	52	0.14	0.19	53	0.16	0.28	51	0.14	0.17	55	0.11	0.23	44
Depository institution loans	30–89 days past due			0.01			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.17	31	0.07	0.35	57	0.06	0.17	62	0.68	0.24	82	0.09	0.17	63
	90+ days past due		0	0	44	0	0.02	40	0	0	44	0.17	0	96	0.21	0	96
	Nonaccrual.....		0.24	0.44	63	0.03	0.76	53	0.20	0.49	56	0.10	0.67	50	0.39	0.75	60
Foreign governments	30–89 days past due			0.03			10.34			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.34	0.13	82	0.84	0.26	83	0.21	0.18	67	0.56	0.20	82	0.07	0.17	50
	90+ days past due		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	64	0	0.01	31
	Nonaccrual.....		0.20	0.15	70	0.24	0.13	77	0.23	0.15	72	0.15	0.13	70	0.22	0.14	73

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.34	0.47	45	0.72	0.73	55	0.60	0.65	60	0.68	0.67	61	0.86	0.71	67
	90+ days past due	0.13	0.28	72	0.07	0.24	65	0.21	0.33	76	0.15	0.31	67	0.25	0.46	69
	Nonaccrual	0.61	0.88	37	0.49	0.79	34	0.57	0.89	36	0.30	0.73	21	0.31	0.86	22
Revolving	30–89 days past due	0.32	0.31	60	0.71	0.50	70	0.71	0.48	73	0.85	0.45	86	0.86	0.50	82
	90+ days past due	0.21	0.03	89	0.18	0.03	88	0.20	0.03	90	0.19	0.05	88	0.23	0.05	91
	Nonaccrual	0.55	1.31	38	0.40	1.07	29	0.53	1.13	39	0.27	1	22	0.26	1.17	18
Closed-end	30–89 days past due	0.35	0.48	45	0.72	0.76	50	0.57	0.65	54	0.63	0.70	57	0.86	0.75	64
	90+ days past due	0.12	0.31	70	0.05	0.27	59	0.22	0.38	76	0.14	0.35	63	0.25	0.53	67
	Nonaccrual	0.63	0.85	42	0.51	0.77	40	0.58	0.87	39	0.31	0.70	23	0.33	0.84	26
Junior lien	30–89 days past due	0.03	0.01	81	0.04	0.02	73	0.05	0.02	85	0.05	0.02	78	0.07	0.03	83
	90+ days past due	0	0	72	0	0	80	0.01	0	88	0.01	0	82	0.02	0	87
	Nonaccrual	0.05	0.05	63	0.05	0.05	54	0.05	0.04	61	0.04	0.04	54	0.06	0.06	64
Commercial real estate	30–89 days past due	0.05	0.22	25	0.32	0.28	66	0.12	0.26	42	0.20	0.18	68	0.26	0.17	74
	90+ days past due	0	0.02	24	0	0.01	23	0.01	0.02	62	0.24	0.03	95	0.35	0.03	98
	Nonaccrual	0.73	0.62	63	0.65	0.32	83	0.79	0.62	69	0.31	0.23	69	0.19	0.28	45
Construction and development	30–89 days past due	0.04	0.22	37	0.45	0.32	72	0.04	0.28	36	0.27	0.28	66	0.15	0.21	52
	90+ days past due	0	0.01	35	0	0.01	32	0.03	0.01	87	0.07	0.02	86	0.16	0.02	92
	Nonaccrual	0.09	0.50	48	0.20	0.24	62	0.09	0.41	44	0.22	0.20	72	0.26	0.19	70
1–4 family	30–89 days past due	0	0.03	60	0.19	0.06	83	0.04	0.03	72	0.03	0.06	60	0.07	0.06	68
	90+ days past due	0	0	44	0	0	41	0.03	0	92	0	0	83	0.07	0	98
	Nonaccrual	0.03	0.02	76	0.01	0.03	61	0	0.03	59	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.04	0.16	46	0.26	0.24	69	0	0.22	29	0.24	0.20	72	0.08	0.13	55
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0.07	0.01	91	0.10	0.02	87
	Nonaccrual	0.07	0.43	48	0.19	0.18	66	0.08	0.35	50	0.22	0.17	77	0.26	0.15	75
Multifamily	30–89 days past due	0	0.08	27	0.46	0.10	86	0.16	0.09	75	0	0.08	19	0.11	0.10	71
	90+ days past due	0	0	45	0	0	45	0	0	45	0.18	0	95	0.06	0.01	90
	Nonaccrual	0.92	0.13	92	0.40	0.06	96	1.02	0.11	95	0.22	0.05	89	0.19	0.08	82
Nonfarm non-residential	30–89 days past due	0.06	0.20	33	0.28	0.27	58	0.13	0.23	52	0.20	0.14	74	0.30	0.17	80
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0.28	0.03	95	0.41	0.03	98
	Nonaccrual	0.90	0.78	61	0.77	0.37	82	0.97	0.80	62	0.33	0.28	66	0.18	0.30	37
Owner Occupied	30–89 days past due	0.04	0.06	53	0.25	0.11	83	0.09	0.07	65	0.14	0.07	79	0.24	0.09	90
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0.23	0.01	97	0.36	0.01	98
	Nonaccrual	0.55	0.32	81	0.58	0.20	93	0.59	0.27	86	0.19	0.16	61	0.13	0.17	47
Other	30–89 days past due	0.02	0.12	36	0.03	0.14	35	0.05	0.14	48	0.07	0.07	59	0.06	0.07	64
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0.05	0.01	85	0.05	0.01	88
	Nonaccrual	0.35	0.40	55	0.19	0.16	68	0.38	0.44	52	0.15	0.10	71	0.05	0.13	42
Farmland	30–89 days past due	0.96	0.13	91	1.11	0.32	86	0.60	0.11	89	2.21	0.23	94	0.79	0.25	86
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	4.73	0.01	98	0.43	0.01	95
	Nonaccrual	2.12	1.14	77	3.86	1.10	90	1.90	1.13	75	0	0.84	19	0.05	1.23	41
Credit card	30–89 days past due	0.33	0.75	22	0.69	1.31	21	0.18	0.95	19	1.64	1.19	74	1.09	1.22	35
	90+ days past due	0.36	0.56	44	1.85	0.83	83	0.94	0.63	66	2.17	0.78	93	0.66	0.73	47
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
Common Equity Tier 1 Capital															
Common stock plus related surplus	3,997,461		4,026,420		4,022,385		4,043,106		4,031,245						
Retained earnings	987,156		814,902		935,495		797,791		575,762						
Accumulated other comprehensive income (AOCI)	-51,070		-44,717		-38,569		-64,580		-105,604						
Common equity tier 1 minority interest	0		0		0		0		0						
Common equity tier 1 capital before adjustments/deductions	4,933,547		4,796,605		4,919,311		4,776,317		4,501,403						
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,304,680		2,313,442		2,306,193		2,316,278		2,318,459						
Accumulated other comprehensive income-related adjustments	-51,070		-44,716		-38,569		-64,580		-105,604						
Other deductions from common equity tier 1 capital	0		0		0		0		0						
Subtotal:	2,679,937		2,527,879		2,651,687		2,524,619		2,288,548						
Adjustments and deductions for common equity tier 1 capital	0		0		0		0		0						
Common equity tier 1 capital	2,679,937		2,527,879		2,651,687		2,524,619		2,288,548						
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	106,882		106,882		106,882		106,882		106,882						
Non-qualifying capital instruments	0		0		0		0		0						
Tier 1 minority interest not included in common equity tier 1 capital	0		0		0		0		0						
Additional tier 1 capital before deductions	106,882		106,882		106,882		106,882		106,882						
Less: Additional tier 1 capital deductions	0		0		0		0		0						
Additional tier 1 capital	106,882		106,882		106,882		106,882		106,882						
Tier 1 Capital	2,786,819		2,634,761		2,758,569		2,631,501		2,395,430						
Tier 2 Capital															
Tier 2 capital instruments and related surplus	315,486		343,923		316,331		343,516		296,533						
Non-qualifying capital instruments	0		0		0		0		0						
Total capital minority interest not included in tier 1 capital	0		0		0		0		0						
Allowance for loan and lease losses in tier 2 capital	247,062		231,211		248,675		198,709		182,551						
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	562,548		575,134		565,006		542,225		479,084						
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0		0		0		0		0						
Tier 2 capital	562,548		575,134		565,006		542,225		479,084						
Exited advanced approach tier 2 capital															
Total capital	3,349,367		3,209,895		3,323,575		3,173,726		2,874,514						
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	37,696,423		34,701,150		37,557,380		34,397,878		32,774,583						
Less: Deductions from common equity tier 1 capital	2,304,679		2,313,442		2,306,194		2,316,278		2,318,459						
Less: Other deductions	0		0		0		0		0						
Total assets for leverage ratio	35,391,744		32,387,708		35,251,186		32,081,600		30,456,124						
Total risk-weighted assets	26,826,525		27,758,828		26,947,949		26,866,340		24,900,206						
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.99	12.54	10	9.11	11.59	6	9.84	12.35	10	9.40	12.11	7	9.19	12.09	5
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	10.39	13.31	3	9.49	12.25	4	10.24	13.08	5	9.79	12.78	6	9.62	12.85	4
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	12.49	15.37	4	11.56	14.01	4	12.33	15.23	5	11.81	14.36	6	11.54	14.45	4
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.87	9.15	11	8.14	9.43	12	7.83	9.13	11	8.20	9.76	11	7.87	9.71	7
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		357			392			380			511			710		-8.93	-93.47
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		357			392			380			511			710		-8.93	-93.47
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)																	
Total insurance underwriting equity		357			392			374			425			492		-8.93	-75.07
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		357			392			374			425			492		-8.93	-75.07
Total insurance underwriting net income		-18			-33			-51			33			175			
Total property and casualty		0			0			0			0			0			
Total life and health		-18			-33			-51			33			175			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		7,404			6,696			24,595			20,897			18,312		10.57	50.46
Other insurance activities income		7,367			6,660			24,476			20,736			16,415		10.62	73.83
Insurance and reinsurance underwriting income		37			36			119			161			1,897		2.78	-94.58
Premiums		37			36			119			161			1,897		2.78	-94.58
Credit related insurance underwriting		37			36			119			161			1,897		2.78	-94.58
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		25			40			46			3			1,495		-37.50	-95.83
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		552,693			548,782			552,424			546,720			539,764		0.71	76.68

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	82	0	0.01	79	0	0	80	0	0.01	76	0	0.01	76			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	54.39	17	0	56.62	15	0	53.67	17	0	51.47	18	0	56.12	15			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	45.61	82	100	43.38	84	100	46.33	82	100	48.53	81	100	43.88	84			
Separate account assets (L/H) / Total life assets	0	12.21	43	0	10.89	43	0	11.24	43	0	7.26	42	0	8.53	44			
Insurance activities revenue / Adjusted operating income	2.40	0.38	90	2.26	0.40	90	2.03	0.41	89	1.71	0.47	86	1.50	0.47	85			
Premium income / Insurance activities revenue	0.50	2.23	86	0.54	2.84	83	0.48	2.84	83	0.77	7.32	76	10.36	4.86	84			
Credit related premium income / Total premium income	100	33.33	81	100	45.10	76	100	38.23	81	100	34.91	83	100	44.54	78			
Other premium income / Total premium income	0	66.67	18	0	54.90	23	0	61.77	18	0	65.09	16	0	55.46	21			
Insurance underwriting net income / Consolidated net income	-0.02	0.02	2	-0.07	0.05	3	-0.02	0.03	3	0.01	0.08	77	0.05	0.08	83			
Insurance net income (P/C) / Equity (P/C)		22.15				9.66			15.59					19.86			15.64	
Insurance net income (L/H) / Equity (L/H)	-20.17	3.56	8	-33.67	-116.81	14	-13.64	3.62	7	7.76	5.13	55	35.57	1.99	88			
Insurance benefits, losses, expenses / Insurance premiums	67.57	1,367.96	37	111.11	1,046.57	68	38.66	447.82	31	1.86	233.61	18	78.81	160.49	38			
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17				
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.55	11	77	18.43	11.59	77	17.70	11.03	77	19.34	11.51	80	20.96	10.22	85			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)			1,046			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	75	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets.....		-2.56			7.32			2.04			12.40			3.24	
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	4.99	8.37	4.88	8.35	5.24
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	4,778	46,200	305,100	178,400	162,112	-89.66	-82.40
Dividends	1,459	46,200	299,600	178,400	162,112	-96.84	-94.63
Interest	3,319	0	5,500	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	2,500	0	4,500	2,300	11,165		-35.47
Dividends	2,500	0	4,500	2,300	7,350		-4.76
Interest	0	0	0	0	3,815		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	7,278	46,200	309,600	180,700	173,277	-84.25	-76.54
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	34	5,264		-100.00
Total operating income	7,278	46,200	309,600	180,734	178,541	-84.25	-78.41
Operating Expenses							
Personnel expenses	0	8	32	36	2	-100.00	
Interest expense	5,006	3,917	18,951	9,943	8,074	27.80	268.36
Other expenses	5,099	5,752	23,950	26,761	26,505	-11.35	14.97
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	10,105	9,677	42,933	36,740	34,581	4.42	74.40
Income (loss) before taxes	-2,827	36,523	266,667	144,033	144,471		
Applicable income taxes (credit)	-1,695	-2,168	-7,480	-7,334	-6,247		
Extraordinary items							
Income before undistributed income of subsidiaries	-1,132	38,691	274,147	151,367	150,718		
Equity in undistributed income of subsidiaries	94,367	8,726	11,859	235,882	222,140	981.45	
Bank subsidiaries	95,357	7,771	14,731	236,227	224,712	1127.09	
Nonbank subsidiaries	-990	955	-2,872	-345	-2,572		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	93,235	47,417	286,006	387,249	372,858	96.63	256.78
Memoranda							
Bank net income	96,816	53,971	314,331	414,627	386,824	79.39	300.12
Nonbank net income	1,510	955	1,628	1,955	4,778	58.12	-45.09
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		5,424,360	92.93	5,049,625	88.52	5,333,666	91.57	5,072,356	4,754,393	7.42	110.87
Common and preferred stock		5,146,355	88.17	5,049,283	88.51	5,063,598	86.94	5,072,356	4,754,226	1.92	100.85
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		270,000	4.63	0	0	270,000	4.64	0	0	0	
Other receivables		8,005	0.14	342	0.01	68	0	0	167	2240.64	-20.76
Investment in nonbank subsidiaries		101,697	1.74	104,703	1.84	101,647	1.75	103,746	96,994	-2.87	-61.18
Common and preferred stock		101,365	1.74	104,701	1.84	101,355	1.74	103,746	96,850	-3.19	97.49
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	-100.00
Other receivables		332	0.01	2	0	292	0.01	0	144	16500.00	-70.46
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	125	0	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		299,709	5.13	541,672	9.50	379,611	6.52	250,609	254,369	-44.67	108.31
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		7	0	10	0	8	0	11	21	-30.00	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		11,107	0.19	8,776	0.15	9,577	0.16	18,591	18,618	26.56	-33.81
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		5,836,880	100.00	5,704,786	100.00	5,824,509	100.00	5,445,313	5,124,520	2.32	94.81
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		298,607	5.12	297,997	5.22	298,454	5.12	0	0	0	0.20
Subordinated notes and debentures		256,317	4.39	257,113	4.51	256,867	4.41	257,168	167,254	-0.31	137.69
Other liabilities		35,305	0.60	34,674	0.61	37,285	0.64	31,939	27,587	1.82	23.53
Balance due to subsidiaries and related institutions		272,975	4.68	273,015	4.79	273,000	4.69	273,008	321,394	-0.01	-20.12
Total liabilities		863,204	14.79	862,799	15.12	865,606	14.86	562,115	516,235	0.05	80.54
Equity Capital		4,973,676	85.21	4,841,987	84.88	4,958,903	85.14	4,883,198	4,608,285	2.72	97.52
Perpetual preferred stock (income surplus)		106,882	1.83	106,882	1.87	106,882	1.84	106,882	106,882	0.00	0.00
Common stock		3,284	0.06	3,274	0.06	3,282	0.06	3,274	3,263	0.31	55.49
Common surplus		4,099,053	70.23	4,074,945	71.43	4,087,396	70.18	4,066,614	4,049,457	0.59	85.06
Retained earnings		920,403	15.77	753,402	13.21	868,205	14.91	797,791	575,762	22.17	280.26
Accumulated other comprehensive income		-51,070	-0.87	-44,717	-0.78	-38,569	-0.66	-64,580	-105,604		
Other equity capital components		-104,876	-1.80	-51,799	-0.91	-68,293	-1.17	-26,783	-21,475		
Total liabilities and equity capital		5,836,880	100.00	5,704,786	100.00	5,824,509	100.00	5,445,313	5,124,520	2.32	94.81
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		73,713	1.26	73,713	1.29	73,713	1.27	73,713	119,385	0.00	49.58
Notes payable to subsidiaries that issued TPS		71,500	1.22	71,500	1.25	71,500	1.23	71,500	115,500	0.00	50.53
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		26,638	0.46	26,329	0.46	27,574	0.47	26,790	25,803	1.17	-24.38
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	7.61	12.54	11	3.92	3.93	42	5.91	7.29	31	8.13	9.68	26	8.18	10.40	25
Bank net income / Average equity investment in banks	7.59	12.55	10	4.27	4.73	39	6.18	7.45	32	8.41	10.51	26	8.35	11.19	20
Nonbank net income / Average equity investment in nonbanks	5.96	12.53	44	3.67	5.73	55	1.57	9.75	32	1.96	7.89	31	6.14	7.10	54
Subsidiary HCs net income / Average equity investment in sub HCs	11.69				3.62			7.01			8.55			8.78	
Bank net income / Parent net income	103.84	95.97	72	113.82	95.67	71	109.90	88.16	80	107.07	82.22	76	103.75	82.56	56
Nonbank net income / Parent net income	1.62	2.83	65	2.01	5.47	70	0.57	3.59	46	0.50	5.93	45	1.28	3.78	61
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	17.36	17.74	67	17.82	19.50	68	17.46	20.06	65	11.51	20.43	52	11.20	20.88	48
Total debt / Equity capital	11.16	11.90	60	11.46	13.54	65	11.20	14.41	57	5.27	14.31	42	3.63	14.69	36
Total debt + notes payable to subs that issued TPS / Equity capital	12.59	14.30	53	12.94	15.86	63	12.64	16.67	51	6.73	16.36	33	6.14	17.10	33
Total debt + Loans guaranteed for affiliate / Equity capital	11.16	12.02	59	11.46	13.93	64	11.20	14.68	56	5.27	14.56	41	3.63	15.14	36
Total debt / Equity capital – excess over fair value	11.16	12	60	11.46	13.68	65	11.20	14.52	57	5.27	14.51	42	3.63	14.81	36
Long-term debt / Equity capital	11.16	11.33	60	11.46	12.46	65	11.20	13.56	57	5.27	13.04	42	3.63	13.37	36
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0.54	0.04	92	0.54	0.05	91	0.56	0.06	91	0.55	0.05	90	0.56	0.14	87
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	68.22	35.48	77	33.64	27.67	58	68.12	34.67	79	19.01	28.44	42	27.65	28.63	51
Double Leverage															
Equity investment in subs / Equity capital	105.51	102.85	67	106.44	103.91	69	104.16	102.81	62	106	103.22	68	105.27	103.10	65
Total investment in subs / Equity capital	111.11	108.21	76	106.45	111.18	54	109.61	110.16	71	106	111.07	54	105.28	112.48	48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.73	0.22	80	1.64	1.22	74	0.72	0.47	64	0.76	0.36	71	0.65	0.35	70
Equity investment in subs – equity cap / Net income-div (X)	1.31	0.74	80	12.49	2.81	96	1.70	1.82	63	1.32	1.22	60	1.17	1.22	61
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	17.55	111.20	10	95.13	154.20	32	152.53	136.59	67	93.13	177.68	20	92.71	162.34	16
Cash from ops + noncash items + op expense / Op expense + dividend	-4.77	98.58	11	119.29	176.81	38	158.71	147.24	66	93.67	190.27	12	86.97	174.91	11
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-54.99	85.35	10	647.59	90.08	97	160.88	134.08	73	98.66	116.34	27	144.10	103.19	84
Pretax operating income + interest expense / Interest expense	43.53	1,142.88	25	1,032.42	2,355.68	47	1,507.14	2,016.32	63	1,548.59	1,968.54	58	1,889.34	2,898.75	70
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	46.74	1,357.31	23	910.90	1,688.78	43	1,394.31	1,539.23	66	1,172.63	1,632.83	50	1,229.39	1,369.37	59
Dividends + interest from subsidiaries / Interest expense + dividends	15.81	117.86	19	102.47	186.57	34	168.35	150.43	66	103.16	210.80	18	100.26	188.90	18
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	3.25	33.13	12	1.67	20.55	20	8.03	35.64	22	11.12	57.11	24	11.02	33.93	25
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.67	3.97	61	8.87	2.60	85	5.87	3.85	70	3.99	2.64	66	4.44	2.61	68
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.76	1.80	76	0.83	3.20	73	0.79	2.66	74	0.84	5.62	69	0.86	5.50	68
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		74.87		106.41	61.08	84	60.17	81.10	39	109.15	57.84	86	109.31	57.26	91
Dividends declared / Net income	44.01	23.13	86	86.83	81.32	69	57.68	42.29	73	42.67	33.08	70	44.19	27.33	84
Net income – dividends / Average equity.....	4.26	9.52	9	0.52	0.55	38	2.50	4.14	28	4.66	6.46	23	4.57	7.33	16
Percent of Dividends Paid															
Dividends from bank subsidiaries	3.56	101.14	31	112.22	182.33	43	181.62	132.17	67	107.98	178.13	30	98.40	157.73	27
Dividends from nonbank subsidiaries	6.09	3.28	83	0	2.35	30	2.73	3.41	72	1.39	7.53	60	4.46	7.13	72
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	9.65	128.99	24	112.22	229.19	35	184.35	174.85	62	109.37	260.40	19	102.86	215.26	14
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	1.51	30.63	31	85.60	123.04	38	95.31	60.28	81	43.03	66.55	28	41.91	60.71	32
Interest income from bank subsidiaries.....	3.43	0.12	97	0	0.70	22	1.75	0.36	88	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	4.94	33.49	26	85.60	148.03	37	97.06	62.88	79	43.03	69.36	25	41.91	63.43	30
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	165.56	47.24	85	0	39.62	23	276.41	56.39	94	117.65	82.95	77	153.83	51.40	90
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	79.85	18.56	85
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	165.56	69.48	81	0	76.32	13	276.41	79.84	90	117.65	150.41	62	233.68	99.33	85
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	20.05	58.57	34	100	62.43	93	96.77	69.76	60	98.71	67.32	72	90.80	65.18	51
Interest income from bank subsidiaries.....	45.60	0.72	96	0	2.52	21	1.78	0.63	82	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	65.65	71.70	30	100	76.26	85	98.55	82.20	56	98.71	78.80	58	90.80	74.20	36
Dividends from nonbank subsidiaries	34.35	5.32	89	0	2.51	31	1.45	1.95	68	1.27	2.65	63	4.12	2.57	76
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	2.14	2.32	82
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	34.35	10.59	82	0	9.13	20	1.45	4.70	57	1.27	7.29	53	6.25	7.64	73
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	13.28	29.59	44	13.28	30.31	48	13.27	27.08	48	28.66	28.33	62	71.38	26.53	82